on Operational Land Holdings in India, 2002-03, 101.3 million land holdings are operated during the Kharif season and 95.7 million land holdings during Rabi season of 2002-03. Of these, marginal holdings (of size 1 hectare or less) in 2002-03 constituted 70% of all operational holdings while small holdings (size 1 to 2 hectares) constituted 16%.

Further, as per NSSO data on 'Indebtedness of Farmer Households' (2003), 51.4% of farmer households do not access credit, either from institutional or non-institutional sources. Of the total farmer households, only 27% access formal sources of credit; one third of this group also borrow from non-formal sources.

As per present estimates, the number of farmers (land holdings upto 2 hectares) with outstanding loans to banks is three crore. The Data Reporting System of Reserve Bank of India and National Bank of Agriculture and Rural Development (NABARD) does not generate any State-wise data on money lending.

(c) and (d) During 2008-09, the Government is to reimburse Rs. 25,000 crore to the banks towards implementing the Debt Waiver and Debt Relief Scheme. The Debt Waiver and Debt Relief Scheme for farmers 2008 is applicable throughout the country and consequently in all the districts.

**Small Savings**

†3026. SHRI BANWARI LAL KANCHHAL: Will the Minister of FINANCE be pleased to state:

the details of the amount collected through small savings during last three years;

whether there has been any decrease in small savings deposit during this period; and

if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) The gross collections under small savings schemes in post offices and banks during the last three years have been Rs. 2,00,148 crore in 2005-06, Rs. 1,82,181 crore in 2006-07 and Rs. 1,23,725 crore in 2007-08 (April 2007 to February 2008).

(b) and (c) Yes, Sir. The gross collections in 2006-07 fell by 9% over the corresponding figures for 2005-06. In 2007-08 (upto February 2008), the gross collections registered a decline of 27% over the figures for the corresponding period of 2006-07.

**Mobile banking system**

3027. SHRI SANJAY RAUT: Will the Minister of FINANCE be pleased to state:

whether Government has received any proposal to operate mobile phone banking system, in which customers avail of deposit and withdrawal facility as well-as transfer money to other account through mobile telephone without the customer ever having to visit the bank-branch or ATM;

if so, the details thereof and the salient features thereof, indicating how many banks have got nod for using such mobile phone banking system in the country by Reserve Bank of India (RBI); and

**† Original notice of the question was received in Hindi.**

(c) what are the pros and cons towards such customer friendly system?

- THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) Reserve Bank of India (RBI) has informed that they have received a few proposals from banks to provide mobile phone based payment/money transfer services to their existing account holders/credit card customers. Most of these services involve making payments at select merchant outlets, remittance of money to bank customers of the same bank. These proposals do not involve direct deposit or withdrawal of currency from any location other than a bank branch. RBI is in the process of framing regulatory guidelines for mobile payments. There experiments being conducted by a few banks are limited both in terms of customers and the type of payment transactions.

(c) Mobile phone based payment systems provide an alternate, cheap and efficient mode of payment system to the public. They facilitate micro payments as well and would help in bringing about financial inclusion.

**Infrastructure projects in Uttar Pradesh**

3028. SHRI KAMAL AKHTAR: Will the Minister of FINANCE be pleased to state:

whether National Bank for Agriculture and Rural Development (NABARD) has sanctioned 252 rural infrastructure projects involving a loan assistance of Rs. 262.88 crore;

if so, the details thereof;

the projects identified and undertaken in Uttar Pradesh; and

the present status of such projects?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) NABARD has, so far, sanctioned loans aggregating Rs. 6219.16 crore against 29115 projects under Rural Infrastructure Development Fund (RIDF) to Uttar Pradesh. Against this, the State Government has drawn Rs. 3864.15 crore as on 31 March 2008.

(c) and (d) The projects identified and undertaken in Uttar Pradesh are covered under minor-major irrigation, rural roads and bridges, watershed, flood protection, cold storage, fishing and fisheries, primary school, primary health, forest management, animal husbandry, etc.

The details of number of projects sanctioned (as on 31 March 2008) and completed (as on 31 December 2007) in Uttar Pradesh under RIDF I to XIII are given as under:

| Tranche | No. of Projects Sanctioned (as on 31 March 2008) | No. of Projects Completed (as on 31 December 2007) |
|---|---|---|
| 1 | 2 | 3 |
| RIDF I | 34 | 34 |
| RIDF II | 1472 | 1091 |
| RIDF III | 9183 | 9130 |
| RIDF IV | 2488 | 2465 |
| RIDF V | 1015 | 983 |
| RIDF VI | 1601 | 1254 |